

Information to identify the case:

Debtor 1	<u>Douglas J Helbach Jr</u>	Social Security number or ITIN	xxx-xx-6980
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>April L Helbach</u>	Social Security number or ITIN	xxx-xx-8835
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-19861-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas J Helbach Jr
aka Doug Helbach Jr

April L Helbach
aka April Beebe

7/14/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas J Helbach Jr
 April L Helbach
 Debtors

Case No. 12-19861-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db/jdb
 cr
 +Douglas J Helbach Jr, April L Helbach, 64 Fern Rd, Bridgeton, NJ 08302-1604
 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 512961201 +1st National Bank, PO Box 3412, Omaha, NE 68103-0412
 512961203 Accounts Receivable Management, 155 Mid Atlantic Pkwy., Thorofare, NJ 08086
 512961204 +Apex Asset Management, 1891 Santa Barbara Dr., Suite 204, Lancaster, PA 17601-4106
 513034331 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 512961211 Fifth Third bank, Fifth Third Center, Cincinnati, OH 45623
 512961212 +Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 512972770 +First National Bank of Omaha, Cardmember Services, 1620 Dodge Street, Stop Code 3105,
 Omaha, NE 68197-0003
 512961214 +National Credit Solutions, PO Box 15779, Oklahoma City, OK 73155-5779
 512961215 +S.J. Gas, 1211 N. Second St., Millville, NJ 08332-2589
 516561347 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (29603-0826
 514764151 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 514764152 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129,
 Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 513265451 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 22:38:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 14 2017 22:38:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512988884 +EDI: AISACG.COM Jul 14 2017 22:28:00 Ascension Capital Group, Inc., Attn: North Fork Bank,
 PO Box 201347, Arlington, TX 76006-1347
 513181586 +EDI: OPHSUBSID.COM Jul 14 2017 22:28:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512961205 +EDI: BANKAMER.COM Jul 14 2017 22:28:00 Bank of America, 450 American St #SV416,
 Simi Valley, CA 93065-6285
 513071632 +E-mail/Text: bankruptcy@cavps.com Jul 14 2017 22:38:34 CAVALRY PORTFOLIO SERVICES LLC,
 500 SUMMIT LAKE DRIVE SUITE 400, VALHALLA NEW YORK 10595-2322
 512961206 +EDI: CAPITALONE.COM Jul 14 2017 22:28:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 512987937 +EDI: AISACG.COM Jul 14 2017 22:28:00 Capital One Auto Finance Department,
 c/o Ascension Capital Group, P. O. Box 201347, Arlington, TX 76006-1347
 515126685 +EDI: AISACG.COM Jul 14 2017 22:28:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 512961207 +EDI: CHASE.COM Jul 14 2017 22:28:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 512961208 +EDI: CHASE.COM Jul 14 2017 22:28:00 Chase-Toys R Us, PO Box 15298,
 Wilmington, DE 19850-5298
 512961209 +EDI: CITICORP.COM Jul 14 2017 22:28:00 Citi Cards/CitiBank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 512961210 +EDI: SEARS.COM Jul 14 2017 22:28:00 CitiBank/Sears, PO Box 6282,
 Sioux Falls, SD 57117-6282
 512961213 +EDI: HFC.COM Jul 14 2017 22:28:00 HSBC/Boscovs, PO Box 5253,
 Carol stream, IL 60197-5253
 513065652 EDI: JEFFERSONCAP.COM Jul 14 2017 22:28:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 513280544 EDI: BL-BECKET.COM Jul 14 2017 22:28:00 Main Street Acquisition Corp assignee of CHASE,
 BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513218713 EDI: PRA.COM Jul 14 2017 22:28:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 512984913 E-mail/Text: ebn@vativrecovery.com Jul 14 2017 22:38:11 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728
 512991445 EDI: Q3G.COM Jul 14 2017 22:28:00 Quantum3 Group LLC as agent for,
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
 512961216 +EDI: RMSC.COM Jul 14 2017 22:28:00 Sleepy's, PO Box 965036, Orlando, FL 32896-5036
 512961218 +EDI: WFNNB.COM Jul 14 2017 22:28:00 WFNNB/Mandee, PO Box 182789,
 Columbus, OH 43218-2789
 512961217 +EDI: WFFC.COM Jul 14 2017 22:28:00 Wells Fargo Bank, PO Box 14517,
 Des Moines, IA 50306-3517
 513046744 EDI: WFFC.COM Jul 14 2017 22:28:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438

TOTAL: 23

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jul 14, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
516561348 Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (800) 365-7107,
Shellpoint Mortgage Servicing, PO Box 10826
512961202 ##+A-1 Collections Services, 101 Grovers Mill Rd. Suite 303, Lawrenceville, NJ 08648-4706
TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24
nj.bkecf@fedpne.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24
NJ_ECF_Notices@buckleymadole.com
Terry Tucker on behalf of Debtor Douglas J Helbach Jr terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor April L Helbach terrytucker@comcast.net

TOTAL: 8